Certificate Number: 05781-NJ-DE-038426218

Bankruptcy Case Number: 18-10555



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>April 29, 2024</u>, at <u>12:21</u> o'clock <u>PM PDT</u>, <u>Michelle Meddings</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: April 29, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President